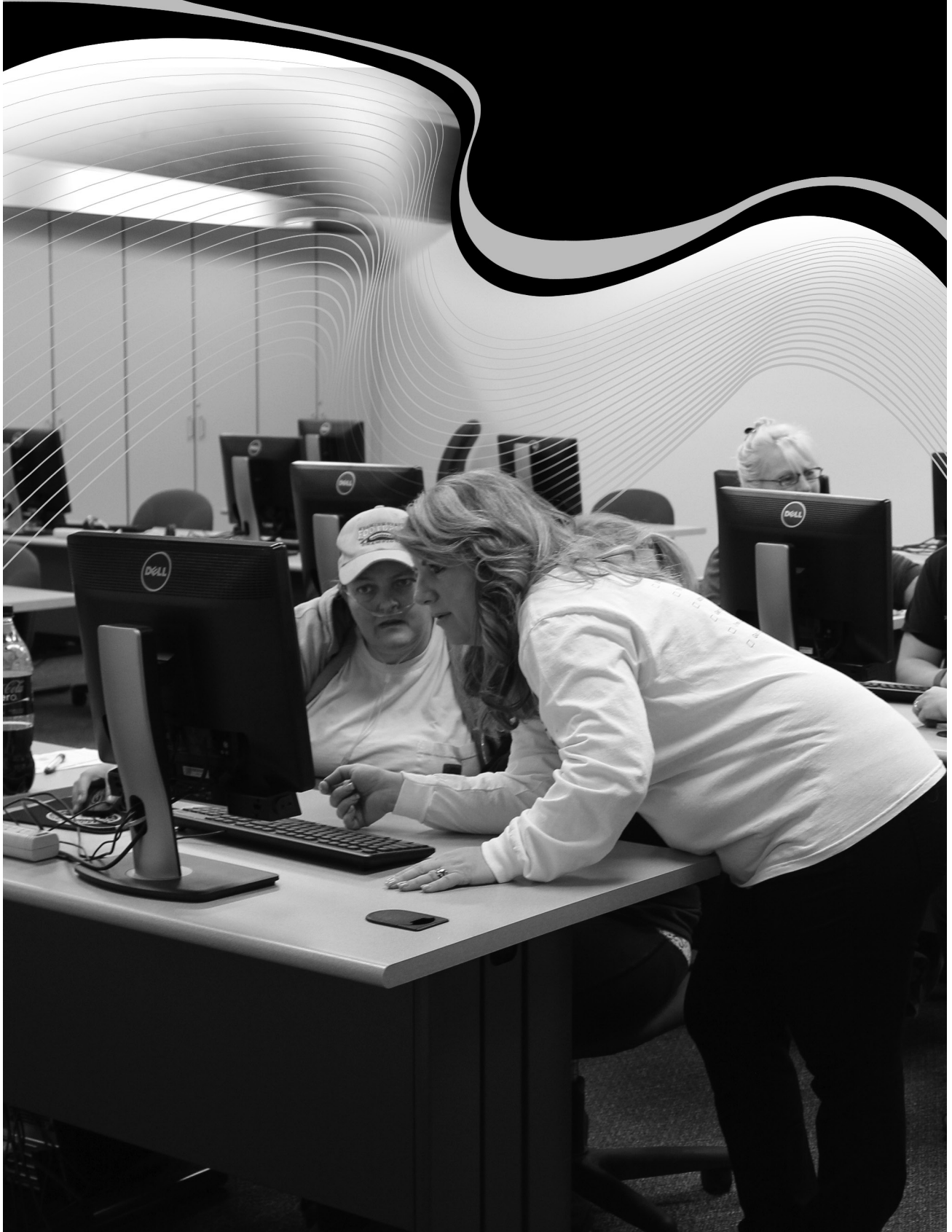


Financial Aid



Financial Aid

The following information is subject to change at anytime, without notice, due to changes in Federal, State, Veterans Administration regulations or institutional policies. Please visit ewc.wy.edu for the most up-to-date information.

All student financial aid at Eastern Wyoming College is administered by the Financial Aid Office. To be considered for the maximum amount of aid possible, all students should:

1. Complete an EWC Application for Admission.
2. Submit an official high school transcript or high school equivalency certificate (GED, HiSET or TASC), and college transcripts. If you are a high school senior, a sixth, seventh, or final official transcript is required to meet the March 15 priority deadline for EWC scholarships and federal financial aid consideration. Final official transcripts are required after high school graduation to receive aid disbursements.

Available aid includes:

FEDERAL (Title IV)

1. Grant Programs

- a. **Federal Pell Grant** - This is the foundation of the federal aid programs, to which aid from other federal and non-federal sources might be added. The Federal Pell Grant is a need-based program for qualified undergraduates. The federal government establishes the dollar limit for the Federal Pell Grant program each year.
- b. **Federal Supplemental Educational Opportunity Grant (FSEOG)** – FSEOG is a limited fund program awarded to Pell-eligible undergraduates with specific financial need requirements.
- c. **Iraq and Afghanistan Service Grant (IASG)** – IASG provides money to college or career school students whose parent or guardian died as a result of military service in Iraq or Afghanistan after September 11, 2001.

2. Federal Work-Study (FWS)

This is a limited-fund, need-based program. Students may work up to 15 hours per week. Most positions are on-campus.

3. Federal Direct Subsidized and Unsubsidized Loan

Low-interest loans are available to students. Repayment of the principal is deferred until

the borrower either completes the education program or ceases to be enrolled at least half time. There is a four-step process for students to accept Direct loans. See EWC's website for details.

4. Federal Direct Parent Loan for Undergraduate Students (PLUS)

Parents may be able to borrow for a dependent student. Repayment begins within 60 days for a parent borrower. Parents apply for the PLUS online at StudentLoans.gov.

For more information about Title IV Financial Aid programs visit StudentAid.gov.

STATE

1. Wyoming Hathaway Scholarship Program
2. Tuition and fees waiver for survivors or dependents of emergency responders

INSTITUTIONAL

1. Scholarships
2. Activity and Part-Time Grants
3. Institutional Employment

MILITARY

1. Under Title 38, U.S. Code
 - a. Chapter 30 (Montgomery G.I. Bill)
 - b. Chapter 31 (Vocational Rehabilitation)
 - c. Chapter 32 (Post-Viet Nam Era)
 - d. Chapter 33 (Post-9/11 G.I. Bill)
 - e. Chapter 35 (Dependents Educational Assistance)
 - f. VRAP (Veterans Retraining Assistance Program) (Set to end March 2014)
2. Under Title 10, U.S. Code
 - a. Chapter 1606 (Selected Reserve/ National Guard Members)
 - b. Chapter 1607 (Reserve Education Assistance Program)
3. Federal Tuition Assistance
4. Wyoming National Guard Educational Assistance Plan
5. Wyoming Overseas Combat Veteran and Surviving Spouse or Orphan Tuition Reimbursement Program

The College is approved for attendance by those who are eligible for educational benefits provided by the Veterans Administration. Veterans wishing to use their education benefits must contact the VA Certifying Official in the EWC Records Office. Information is also available on the EWC website.

Financial Aid

Veteran students and families are also encouraged to apply for scholarships and federal financial aid.

General Eligibility Requirements for Federal Aid

To be eligible to receive federal student aid, a student must:

- Be a U.S. citizen or eligible non-citizen;
- Have a valid Social Security Number (unless from the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau);
- Register for Selective Service, if required (see sss.gov for more information);
- Have a high school diploma or a high school equivalency certificate (GED, HiSET or TASC);
- Be enrolled as a regular student working toward a degree or certificate in an eligible program;
- Not owe a refund on a federal grant or be in default on a federal student loan;
- Have financial need (except for Federal Direct Unsubsidized and Federal Direct PLUS Loans);
- Not have a drug conviction for an offense that occurred while receiving federal student aid; and
- Be making Satisfactory Academic Progress.

Please note: Only classes that count toward your degree (or as an allowable elective) can be funded by federal financial aid.

Applying for Federal Aid

For complete information on federal aid programs, visit StudentAid.gov. Individuals who plan to apply for federal aid must complete the Free Application for Federal Student Aid (FAFSA) every year. The application is available in English or Spanish. Students are encouraged to apply via the web at fafsa.gov for faster processing. The paper FAFSA may be obtained from EWC, from a high school counselor, or by calling 1.800.4FEDAID (800.433.3242). EWC's Federal School Code **003929** must be listed on the FAFSA in order for the results to be sent to EWC's Financial Aid Office.

Students should submit the FAFSA as soon as possible after January 1 of each year and before EWC's priority deadline, March 15. Income information may be estimated on the FAFSA in order to meet the priority deadline, but once the student's (and parent's or spouse's if applicable) tax returns are complete, a correction must be made to update filing status and estimated amounts. Applicants are encouraged to use the IRS Data Retrieval Tool to import tax information directly into the FAFSA.

The Financial Aid Office will review the FAFSA results received directly from the federal processor and follow federal regulations in determining eligibility and awarding federal aid. Submitting all information requested by the Financial Aid Office in a timely manner ensures priority consideration for limited-fund programs. Students will receive notification of aid eligibility. Students whose family's financial situation has recently changed because of death, separation or divorce, or loss of job or benefits, should contact the Financial Aid Office. Processing time may take up to 30 days or more, depending on when application and any required documentation is received.

Eastern Wyoming College does not participate in the Federal Perkins Loan Program, or the Teacher Education Assistance for College and Higher Education Grant (TEACH Grant).

Applying for Institutional Aid

Individuals who wish to apply for institutional aid (specifically scholarships and activity grants) must meet all deadlines and requirements, including Satisfactory Academic Progress as defined in the EWC Satisfactory Academic Progress Policies for Financial Aid.

Institutional grants and scholarships have a priority deadline of March 15 for first-time freshman. Applications received after the deadline will be considered on a "first-come, first-served" basis.

Continuing and transfer students may apply for scholarships online at ewc.wy.edu and by completing the Continuing Student Scholarship Application (available from the Financial Aid Office or online). Priority application deadline for continuing students is June 1 for the full academic year; February 1 for spring semester.

Financial Aid

Note: *As some scholarships are need-based, students are encouraged to complete the FAFSA.*

Institutional scholarships and activity grants are determined by selected individuals, departments and committees at Eastern Wyoming College. Students are notified only if awarded a scholarship or activity grant. Scholarships must be accepted by deadlines given; some also require the student to send a thank you note to the donor.

STUDENT EMPLOYMENT

Students are limited to working a maximum of 15 hours per week under the Institutional Employment or Federal Work-Study programs. A variety of positions are available. Information is available in the Financial Aid Office and online at ewc.wy.edu. Students must meet the EWC Satisfactory Academic Progress Policies for Financial Aid to receive and maintain eligibility.

Federal Work Study will be awarded on a “first-come, first-served” basis to eligible students.

METHOD OF PAYMENT OF AID

To ensure proper payment, all financial aid resources are reviewed either (1) after the first week of classes or (2) at the time of disbursement if aid is processed later in the semester. At the time of payment, financial aid will be based on the number of credit hours for which a student is enrolled, housing status, and residency classification. Awards are normally made in two disbursements, half in the Fall Semester, and half in the Spring Semester. Second disbursements of one-semester-only loans occur at mid-point in the semester.

Most initial awards are based on full-time attendance (12+ credits). Award amounts may be reduced, or awards cancelled for less than full-time enrollment. If a student’s attendance level drops below full time after an award notice is sent, the financial aid office will adjust the award to the correct enrollment level. If a student drops courses during the 100 percent refund period, financial aid payments may be adjusted. Other situations that could affect payment include: withdrawing before the end of the term; stopping attendance (unofficial withdrawal); not starting a class; dropping a late-starting class before the

start date; a cancellation of a late-starting class before the start date.

Awards are usually credited directly to the student’s account. If anticipated awards exceed direct costs (tuition, fees, and on-campus housing), a student is allowed to charge books in the EWC Bookstore until the end of late registration. If aid is processed by the end of the late registration period and a student is due a refund, the refund check will be available approximately one week after the last day of late registration. Funds received after that date will be processed, posted, and disbursed once a week throughout each semester. Torrington Campus students may obtain their financial aid checks from the Information Center on Fridays. For EWC Outreach Students, refund checks are mailed weekly.

Federal Work-Study/Institutional Employment paychecks are available to students the last day of each month worked.

Financial Aid Eligibility

The Education Amendments of 1987 require that a student must be making “satisfactory progress” in his/her course of study to be eligible for federal financial aid. In order to satisfy this requirement and prevent abuse of the intentions of the federal aid programs, students receiving any type of Title IV aid (Pell, FSEOG, FWS, Direct Loans, PLUS) must adhere to Satisfactory Academic Progress guidelines. (See Satisfactory Academic Progress Policies for Financial Aid in this section).

ENROLLMENT STATUS

With the exception of Pell Grants, a student must enroll for six (6) or more credit hours per semester to receive federal financial assistance.

Length of Eligibility

Federal financial aid funds are limited by quantitative regulations. (See Satisfactory Academic Progress Policies for Financial Aid in this section.)

A student who has attended EWC for more than six semesters will no longer be eligible for institutional aid, with the exception of jobs on campus; however, Satisfactory Academic Progress Policies for Financial Aid apply.

Financial Aid

CHANGE OF MAJORS

Credit hours accumulated under a previous major(s) at EWC or other postsecondary institution(s) are counted in the maximum number of hours allowed for aid eligibility (see Maximum Time Frame in this section). Extension of financial aid eligibility may be approved by the EWC Financial Aid Appeal Committee if the student petitions the committee and receives approval for a continuation of aid.

ACTIVITY GRANTS

Activity grants are available to high school graduates with special ability in men's and women's basketball, women's volleyball, rodeo, golf, livestock judging, music and debate.

First-time students who do not have a high school diploma but who have special ability as determined by the activity sponsor may also qualify for activity grants.

DIVISION SCHOLARSHIPS

Division Scholarships are available to first-time students who meet the requirements as determined by the EWC Scholarship Committee. EWC students or transferring students must meet the Satisfactory Academic Progress Policies for Financial Aid to be eligible for Division Scholarships. Students receiving Division Scholarships must be seeking a degree in one of the majors within the respective Division.

INSTITUTIONAL and FOUNDATION SCHOLARSHIPS

Eastern Wyoming College provides a large number of scholarships for students. Students are encouraged to visit ewc.wy.edu to view the list of scholarships, requirements, and application process.

Miscellaneous

TRANSFER STUDENTS

Students who transfer to EWC from other postsecondary institutions may be eligible for federal aid in accordance with established U.S. Department of Education and EWC guidelines. Hours transferred from any prior institution(s) will be counted toward the maximum number of hours permissible for receiving federal aid at EWC. Prior student loan and Pell Grant accumulation may affect a student's federal financial aid eligibility at EWC. A student's Satisfactory Academic Progress status from

other institutions attended may be reviewed to determine financial aid eligibility as well.

SPECIAL NOTE:

If you are transferring to EWC between the Fall and Spring semesters, please be aware that financial aid does not "automatically" transfer from one school to another. The amount and type of aid offered may differ due to variations in the schools' costs of attendance, funding available and academic requirements. Annual aid limits will apply if you received federal aid at your previous institution. Official transcripts from all previous institutions must be submitted to EWC to determine credits for maximum time frame calculations. Contact the EWC Financial Aid Office for assistance with the transfer process.

EWC Satisfactory Academic Progress Policies for Financial Aid

To be eligible for federally funded financial aid programs, all student financial aid recipients must initially and continually meet Satisfactory Academic Progress (SAP). The Eastern Wyoming College standards of SAP measure a student's academic performance both qualitatively and quantitatively by reviewing the following three areas of performance: cumulative completion rate for coursework enrolled, cumulative grade point average earned, and the maximum time frame to complete a degree. The Financial Aid Office is responsible for ensuring that all students receiving financial aid are meeting these standards. SAP standards apply for all federal financial assistance programs including Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study and the Federal Direct loan programs.

Academic progress requirements for EWC institutional awards and/or Foundation scholarships are defined by the respective donors and maintained in the EWC Financial Aid Office. Institutional awards include scholarships, activity grants, and institutional employment.

Frequency and Interval of Review

Satisfactory Academic Progress will be reviewed prior to the awarding of any federal financial aid, institutional awards and/or Foundation scholarships. It will also be reviewed and monitored at the end of Fall, Spring and Summer semesters, and prior to the disbursement of aid

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for the following semester.

Establishing Initial Eligibility

In order to establish initial eligibility for federal financial aid, a student's past academic transcripts will be reviewed according to the following guidelines:

- a. Students who have never previously attended EWC will be considered in good standing with regard to minimum credits completed and minimum GPA requirements.
- b. Students who have previously attended EWC, including concurrent enrollment, dual enrollment, and Jump Start courses, will have their past academic transcripts reviewed regardless of whether financial aid was received for any previous attendance.
- c. Transfer credits from other institutions will be considered in determining eligibility under the maximum time frame criteria.
- d. Students must be admitted/enrolled in a degree or certificate program.

Maintaining Qualitative and Quantitative Eligibility

Students are considered to be making Satisfactory Academic Progress and will be eligible for federal financial aid at EWC as long as all three of the following requirements are met at the end of each semester.

a. Completion Rate (67% Pace Rule)

Students must, at a minimum, receive a satisfactory grade in the courses attempted by completing 67% of all the credits for which they enrolled. This calculation is performed by dividing the number of cumulative credits earned by the cumulative credits attempted.

Withdrawals, audits, and grades of F, IP, X, IW or U are not considered successful completions for federal financial aid purposes.

b. Minimum Cumulative Grade Point Average

Students must maintain at least a 2.0 cumulative GPA.

c. Maximum Time Frame

Students who have completed a degree or certificate will be considered to have reached

maximum time frame.

Students must complete a degree or certificate program in no more than 150% of the average length of their program. Time frame limitations include all credits pursued, earned, dropped, repeated and failed. All applicable transfer hours accepted by EWC count as hours attempted as well as hours earned. All credit hours are counted regardless of whether the student received aid.

Students pursuing additional degrees are likely to reach maximum time frame. The maximum time frame may be adjusted upon approval of an appeal.

Degree-seeking students will be recommended to submit a program evaluation signed by an academic advisor when the student accumulates 48 attempted credit hours. Students will also be required to submit an appeal for maximum time frame when they accumulate 70 or more attempted credit hours in order to continue to receive federal funding.

Students seeking a certificate will be required to submit an appeal for maximum time frame when they accumulate 24 or more attempted credit hours.

Other Factors

a. Audits

Classes taken for audit will not be considered when determining semester award amounts and will not be considered as attempted credits toward the maximum time frame for completion. Audited classes are not eligible for federal student aid.

b. Remedial/Development Courses

Students may receive federal aid for a maximum of 30 remedial/developmental credit hours. More than 30 remedial/developmental credit hours will count towards his/her attempted hours but not in enrollment status or cost of attendance for financial aid purposes.

c. Academic Amnesty

EWC allows Academic Amnesty as part of its institutional academic policy. Please note that Academic Amnesty does not affect a student's financial aid SAP status. Federal aid program regulations make no provisions for amnesty or

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academic renewal policies. Therefore, a school must always include all attempted courses in evaluating a student's Satisfactory Academic Progress for financial aid.

d. Repeated Coursework

To count toward enrollment status for financial aid purposes, a previously passed course may only be repeated once. A failed course may be repeated until passed.

Warning, Probation and Loss of Eligibility Status

Financial aid Probation and Loss of Eligibility apply only to a student's status for purposes of financial aid eligibility at EWC. This does not become part of the student's permanent record and is not transferable to other institutions. Please be aware, financial aid status may differ from academic status.

a. Warning

Students who do not complete the minimum number of credits or who do not possess a satisfactory Grade Point Average will be placed on Warning status for their next semester of enrollment. A student remains eligible to receive financial aid while on Warning status. If both the completion rate and cumulative GPA requirement are met at the end of the warning term, the student will be removed from Warning status.

b. Probation

If a student does not meet SAP requirements because of extenuating circumstances beyond the student's control, an appeal for reinstatement of aid may be completed. Students who have an appeal approved will have financial aid reinstated on a probationary status.

c. Loss of Eligibility

A student will lose federal financial aid eligibility if the requirements for maintaining eligibility are not met during a warning or probationary semester.

Students who have reached or exceeded the maximum time frame for completion will be placed on immediate loss of eligibility status.

Reinstatement of Eligibility Completion Rate and Cumulative GPA

Students may appeal loss of financial aid eligibility for any of the following reasons: personal injury, illness, death of a family member, or other

extenuating circumstances.

To appeal for any of the above situations, students must submit a complete appeal packet. The packet includes:

- 1) a written statement indicating what circumstance prevented the student from meeting the standards and what steps the student plans to take to ensure future success;
- 2) a program evaluation signed by the student and student's current academic advisor;
- 3) an EWC Satisfactory Academic Progress Appeal form.

If the appeal is approved, the student will be reinstated on probationary status. Financial aid awards will be based on funds available at the time of reinstatement. Reinstatement will be effective for the current term or next term of enrollment as determined by the Financial Aid Appeal Committee. Reinstatement of aid will not be effective retroactively for an already-completed term.

Maximum Time Frame

Students are typically allowed only one appeal for Maximum Time Frame. To appeal, a student must submit a complete appeal packet. The packet includes:

- 1) a written statement indicating why the student should be allowed to exceed the maximum time and what caused the excess credits;
- 2) a program evaluation signed by the student and student's current academic advisor;
- 3) an EWC Petition for Maximum Time Frame signed by the student's current academic advisor.

If the appeal is approved, the student will be reinstated on a probationary status. Students must also meet the completion rate and cumulative GPA requirements to maintain eligibility. Financial aid awards will be based on funds available at the time of reinstatement.

Appeal forms are available in the EWC Financial Aid Office or in the financial aid section on the EWC website: ewc.wy.edu.

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Additional Key Items

Federal Pell Grant Duration of Eligibility

Receipt of Federal Pell Grant has a lifetime limit of 12 full-time semesters or its equivalent. *Students may not appeal the duration of Federal Pell Grant eligibility.*

Federal Direct Loan Limits

Federal Direct Loans have set annual and aggregate limits. *Students may not appeal the limit set for Federal Direct Loans.*

Verification of Federal Student Aid

An applicant may be required to verify or validate, by documentation, FAFSA application information. This process may be required if the application is selected for verification in the federal processing and edit systems; if the Financial Aid Office has reason to believe that any application information critical to the calculation of the student's expected family contribution (EFC) is inaccurate; or if application information is in conflict with other information. If an application is selected for verification, the Financial Aid Office will give notice to the applicant. The notice will specify what items of information must be verified and will detail what documents and procedures are required for verification. It will also specify the time period within which the applicant shall provide the required documentation and will advise the applicant of the consequences of the applicant's failure to comply within the specified period. The time period granted to the applicant for completion of required documentation may vary with the complexity of the requirements and with the time remaining in the school term for which funding is sought.

If the verification documents reveal inaccuracies in the application, the Student Aid Report/ Institutional Student Information Record (SAR/ISIR) will be corrected and submitted electronically for reprocessing. If incomplete or inadequate verification documents are submitted, the applicant is notified of deficiencies and instructed on how to correct them. Should review of an application for Title IV student aid indicate that the applicant may have engaged in fraud or other criminal misconduct in connection with his/her application, the Financial Aid Office must refer the student for investigation on all relevant information to the Office of the Inspector General of the United States

Department of Education. Examples of such information include (but, are not limited to): false claims of independent student status; false claims of citizenship; use of false identities; forgery of signatures or certificates; and false statements of income.

To review EWC's Verification Process please visit the Financial Aid pages online at ewc.wy.edu.

Withdrawals and Return of Title IV Aid

According to federal regulations, colleges must determine the amount of federal student financial aid a student earns if he or she completely withdraws, either officially or unofficially, from all classes. The date of a student's withdrawal from EWC will generally be the last documented date of attendance at an academically-related activity during the semester. When a student fails to officially withdraw from EWC, the withdrawal date will be assumed to be the last date of documented activity.

The amount of assistance that the student earned is determined on a prorated basis. That is, if the student completed 30 percent of the payment period, the student earned 30 percent of the assistance he/she was originally scheduled to receive. Since aid is typically disbursed near the beginning of a semester, the student may be responsible for repaying unearned aid he/she has already received to the appropriate federal program. Once the student has completed more than 60 percent of the payment period, he/she is considered to have earned 100% of his/her federal assistance.

If a student owes a repayment, it will be applied to the following programs in this order:

1. Federal Direct Unsubsidized Stafford Loan
2. Federal Direct Subsidized Stafford Loan
3. Federal Direct PLUS Loan
4. Federal Pell Grant
5. Federal Supplemental Educational Opportunity Grant (FSEOG)
6. Other federal aid programs

If EWC is required to repay any portion of a federal education loan, the student or parent borrower is responsible for repaying the funds to EWC. The student or parent borrower is responsible for the remainder of the loan in accordance with the terms of the Master

Financial Aid

Promissory Note. If the student is responsible for returning grant funds, the student must make arrangements with EWC or the Department of Education to return the funds. Any amount that the student has to return is considered a grant overpayment.

If a student officially or unofficially withdraws, receives all “F”s (or otherwise does not successfully complete classes during the term), or a combination of both in any semester, the Financial Aid Office is required to determine a last date of attendance and a refund calculation may apply. A student who completes one module course but does not successfully complete any full semester course may also be subject to Return of Title IV. The last date of attendance for the unsuccessful semester will be reported to the Department of Education, servicers and/or lenders, and subsequent disbursements may be cancelled.

Written examples of return of funds calculations and additional information are available in the Financial Aid Office upon request.

Clock-Hour Programs

A program is considered to be a “clock hour” program if 1) The program must measure student progress in clock hours to receive state or federal approval or licensure and/or 2) The completion of clock hours is required for graduates to apply for licensure or the authorization to practice the occupation the student is intending to pursue. EWC’s Hair Technician and Skin Technician certificates and Associate of Applied Science in Cosmetology are all clock hour programs. For these programs, Federal financial aid is awarded and disbursed according to completion of clock hours and weeks rather than credit hours.

Students in clock-hour programs may qualify for the Federal Pell Grant, Federal Direct Loans, and employment as well as EWC institutional and Foundation scholarships. Eligible Wyoming High School graduates may also apply for the Hathaway Scholarship.

For complete information on applying, receiving, and maintaining financial aid eligibility for clock-hour programs, visit EWC’s web site. A packet may also be requested by contacting the Financial Aid Office.

Gainful Employment

For more information about EWC graduation rates, the median debt of students who completed selected certificate programs, and other important information, please visit ewc.wy.edu/future-students/financial-aid/career and select the desired program for specific information.

Veterans Benefits

Eastern Wyoming College is approved for attendance by those who are eligible for educational benefits provided by the Veterans Administration. Veterans wishing to use their education benefits should contact the Records Secretary, who is the VA Certifying Official, at 307.532.8334, for additional information.

To apply, students must complete the appropriate Application for VA Education Benefits. This form is available online at gibill.va.gov. For benefits other than those listed above, contact the Veterans Administration at 1-888-442-4551 or online at gibill.va.gov. Current rates are available at the gibill.va.gov website.

Veteran students and their dependents are also encouraged to apply for scholarships and federal financial aid.

Wyoming National Guard Educational Assistance Plan

Subject to available state funds, all current members of the Wyoming Army or Air National Guard are eligible to have full in-state tuition and fees paid. Contact the Records Secretary, who is the VA Certifying Official.

Students MUST complete an application each semester in order to receive funds.

Wyoming Educational Assistance for Veterans and Survivors

The State of Wyoming passed legislation to assist veterans and dependents of deceased veterans with tuition and fees at any eligible Wyoming College. (Wyoming Statute 19-14-106). This program is designed to help Vietnam Veterans, Overseas Combat Veterans, and their surviving dependents with tuition and fee assistance. The application is available on the EWC website.